crores have been completed. Most of the schemes for interception and diversion of waste water presently flowing into the river are expected to be completed by the end of the Seventh Five Year Plan. The qualitative improvement in the river can be asssessed only after the works are completed.

(b) The objective of the Ganga Action Plan is to improve the river water quality to make it fit for bathing.

(c) Till 31st October, 1988 an amount of Rs. 100.40 crores has been spent by the Government.

Fraud Detected in the General Insurance Corporation

852. SHRIMATI RENUKA CHOUDHURY: Will the Minister of FINANCE be pleased to state:

(a) whether Government's attention has been drawn to the news item which appeared in the 'BLITZ' of the 29th October, 1988 to the effect that a massive fraud pertaining to the smooth syphoning off of crores of rupees from the four nationalised subsidiaries of the General Insurance Corporation, *viz.* United India, New India, National and Oriental, has been unearthed in Bombay by an ace insurance surveyor;

(b) if so, what are the details in this regard and whether any arrests have been made in this connection; and

(c) whether any inquiry has since been conducted into the matter and if so, with what results?

THE MINISTER OF STATE IN THE DEPARTMENT OF ECONOMIC AFFAIRS IN THE MINISTRY OF FINANCE (SHRI EDUARDO FALEIRO) (a) to (c) Government have seen a press news item which appears in the Blitz of 29th October, 1988, about alleged massive fraud resulting in the settlement of claims relating to stolen vehicles. Since the subject matter of the report refers to the role of the Regional Transport Authority, Bombay and the Bombay Municipal Corporation, General Insurance Corporation of India, which is the holding company of four subsidiary insurance companies, namely, National Insurance Co. Ltd., New India Assurance Co. Ltd., Oriental Insurance Co. Ltd. and United India Insurance Co. Ltd. have referred the matter to the State police for investigation. They have advised their companies to collect details of total loss claims paid on stolen vehicles in Bombay since 1984. They are also taking necessary steps to make possible recoveries, against claims settled on these stolen vehicles.

Impact of air Pollution on Forest trees

853. SHRIMATI RENUKA CHOUDHURY: Will the Minister of ENVIRONMENT AND FORESTS be pleased to state:

(a) whether Government's attention has been drawn to the news-item which appeared in the Indian Express of the 28th October, 1988 to the effect that air pollution is contributing to the decline and ultimate destruction of forest trees;

(b) if so, what is the estimated loss of trees in the country during the last three years, year-wise as a result thereof; and

(c) what steps are being taken by Government to save the forests from air pollution?

THE MINISTER OF ENVIRONMENT AND FORESTS (SHRI Z. R. ANSARI): (a) Yes, Sir.

(b) No estimate of the loss of trees in the forests dur to air pollution is available.

(c) The steps taken by the Government to save the forests from air pollution include:

(i) Guidelines for siting of industries have been evolved.

(ii) Emission standards have been specified for major air polluting industries.

(iii) Consents are required to be taken under the Air (Prevention